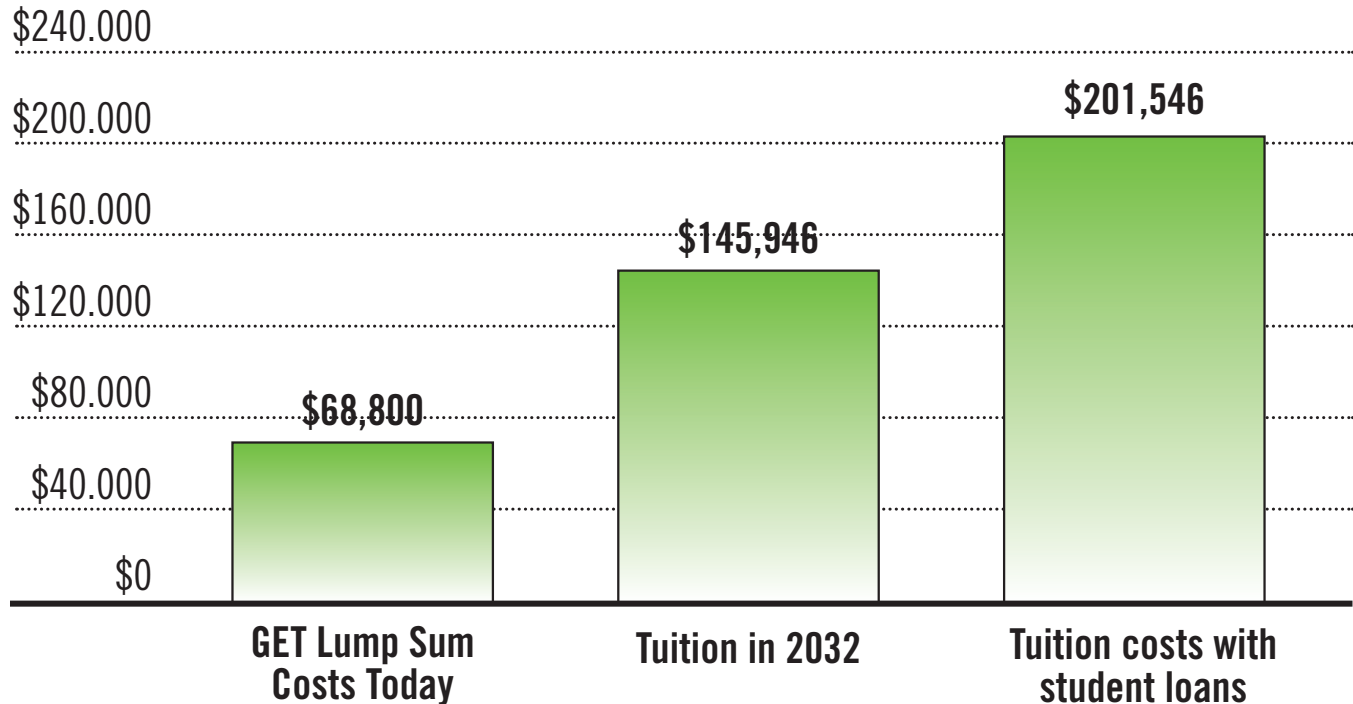


Four years of college tuition

Planning ahead for today's newborn.



Above chart is for illustration purposes only and actual figures may vary. Costs are based on Washington's most expensive public university, assuming annual tuition inflation of 8.0% for 2 years, followed by 2 years of 7.0% and 2 years of 6.0% increases, then an average annual increase of 5.5%. Estimates are based on October 2014 State Actuary Report. Student loans are based on 6.8% interest rate for Direct Unsubsidized Loans over 10 years.